Life Hack: Avoiding the Nightmare of Identity Theft

My husband brought me the credit card bill and asked “What did you *do* on your last trip to New York?”

He was stunned. “These charges are to a tattoo shop, an liquor store and a series of bars. Please tell me this is some kind of mistake!”

It was a classic case of identity theft. I may have been guilty of buying one too many lattes and pastries at Dean and Delucas in New York, but I had no tattoos! I tried to respond to my hubby but couldn’t speak ..

And then I woke up.

Yes, I know. I’m a strange breed because my nightmares consist of dreams about identity theft. Unfortunately, my nightmares are other people’s reality, especially in light of recent major data breaches.

According to the U.S. Federal Trade Commission, it takes 12 months, on average, for a victim of identity theft to notice the crime. You may feel you are safe, but what about your girlfriends in your group of friends? What about Grandma in the retirement home? She’s a prime target. So is your 4-year-old grandson, when scammers want to take over his Social Security number.

I just got back from an informative trip to USAA in San Antonio. They flew out a group of us, who also write about these topics, and they shared the newest ways they help their members in a variety of areas. I interviewed Mike Slaugh, the executive director of Financial Crimes Prevention, and he gave me some great ways to keep you and (those who love) safe from the ever-growing threat of identity theft. Here are some ways to identify and protect yourself from the latest scams.

• **Phishing Scams**: Never give your Social Security number, account numbers, date of birth or other personal information via email or on the phone unless you initiated the contact. Never click a link in an email, no matter how official the email looks. Instead, open a browser and put in the name of your credit card or lending institution sending the email. "Some of the most popular scams are romance, charity, work at home and advanced-fee scams" says Slaugh. "If you are asked to send money so they can pay you money, then that's classified as an advanced-fee scam."

• **Checks**: When you pay your credit card by check, never put your credit card's full account number on the check, just write the last four digits. This will prevent someone in transit from harvesting your account number. Better yet, set up an automatic pay from your checking account and you won't have to write a check at all (plus, you'll never be late on your payments.)

• **Data Breach:** To see if your data was among those compromised during the Equifax Data breach, just go to the website they set up to verify your data. You'll only use 6 digits of your Social to see if your name appears on the list. Remind your girlfriends, grandma and grandkids to check this info as well. If your info was compromised, then they offer a list of actions to take to help, this also includes getting credit monitoring. Your bank or credit card company might offer free credit monitoring as a benefit to their customers. Our family are USAA members, and they partner with Experian to provide those members with free credit monitoring. I've seen alerts that tell me new lines of credit were opened. If I didn't open these accounts, I can take immediate action.

MFA or Multifactor Authentication: Mike Slaugh emphasized the need to "make sure your financial accounts utilize MFA." This means that your mobile app or website requires a touch ID, face or voice authentication and/or a four-digit pin or a security token built into the app. This could include email or cell phone authentication or recovery that would send a code to your phone or email to authenticate usage on a new device.

• **Deployed Military Members:** During our Heroes at Home Financial events at bases, we encourage deploying military members to bring a device with them that can support MFA such as a keychain token. At the USAA Deployment Checklist you'll find where a USAA member can go to their security section and ask for the token. Furthermore, you may want to put a credit alert on your social security number to make sure that scammers can't use personal info to authenticate. Dana Martinez, USAA Director of Corporate Communications adds, "The Active Duty Alert gives extra protection for the service member." You can put this alert in place by contacting any of the three credit reporting bureaus: Experian, TransUnion or Equifax.

• **Auction Fraud or Fraudulent Websites**: Auction fraud is a frequently reported consumer fraud complaint at the FTC, totaling 51,000 auction complaints last year. The fraud is simple—put up a fake ad on eBay or other auction site, let someone "win" the bid and send in their money, but never send out the merchandise. Make sure the seller has an established history before you click "buy." Also, watch out for websites that offer deals that are incredibly good. "If it's too good to be true, it probably is" says Mike Slaugh. Check out any questionable website with the Better Business Bureau. Or google the website name, address or phone number and see the results.

I had a family member recently try to buy a dog for a great deal. She checked out the website and it wasn't reported as fraudulent. But when she got to the payment portion, they wanted a Western Union payment before she got the dog—red flag! There’s no recourse with that kind of payment and you can’t get your money back with a wire transfer or a money order. She Googled the phone number listed on the website and saw it was connected to a previous scam website that was taken down. Her savvy sleuthing saved her from losing a lot of money just by being aware and doing her research.

• **Identity Theft or Credit Repair Scams**: The Federal Trade Commission has warned that some companies that claim to be identity theft prevention companies are scam artists trying to get your driver’s license number, mother’s maiden name, Social Security number or credit and bank account numbers. If you are unsure about a firm, check it out with the Better Business Bureau at .

Keep your data safe, and be sure to pass along your knowledge to friends and family members, you could save them a lot of grief just by sharing this wealth of information.

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